

Fill in this information to identify the case: Document Page 1 of 3

Debtor 1 HWAN YUL YONG

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 16-16644

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citizens Bank N.A.

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account:

7 4 9 3

Date of payment change:

Must be at least 21 days after date of this notice

02/28/2021

New total payment:

Principal, interest, and escrow, if any

\$ 2,698.12

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Computation of monthly payment in accordance with the credit agreement.

Current mortgage payment: \$ 2,730.05

New mortgage payment: \$ 2,698.12

Debtor 1 HWAN YUL YONG Case number (*if known*) 16-16644

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/: Rachael E McGinley

Signature

Date 02/02/2021

Print: Rachael Elizabeth McGinley Title Bankruptcy Specialist
First Name Middle Name Last Name

Company Citizens Bank N.A

Address One Citizens Bank Way JCA115
Number Street
Johnston RI, 02919
City State ZIP Code

Contact phone 1-888-492-1234 Email

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing *Notice of Mortgage Payment Change* was served on the following parties via CM/ECF or first class U.S. mail postage prepaid, as follows:

JOSEPH L QUINN
Attorney for Debtor(s)
Served via CM/ECF
CourtNotices@rqplaw.com

SCOTT F. WATERMAN
Chapter 13 Trustee
Served via CM/ECF

Hwan Yul Yong
1902 Berks Road
Norristown, PA 19403
Debtor(s)

Dated: February 2, 2021

Rachael E McGinley
Rachael E McGinley